

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:

BARBARA J. PARKER

Case No. 22-13138-mdc

Debtor.

Chapter 13

PORTFOLIO RECOVERY ASSOCIATES,
LLC, assignee of CONSUMER PORTFOLIO
SERVICES, INC, by and through its servicing
agent, PRA RECEIVABLES MANAGEMENT,
LLC

Movant

vs.

BARBARA J. PARKER

Respondent.

CERTIFICATION OF DEFAULT

The undersigned, of full age, does hereby certify that:

1. I am an attorney with the law firm of Evans Petree PC. In the course of the firm's representation of PRA Receivables Management, LLC, servicing agent for Portfolio Recovery Associates, LLC, assignee of Consumer Portfolio Services, Inc. ("PRA"), I have the ability to obtain the account information for Barbara J. Parker ("Debtor") from PRA representatives and I have experience in reviewing the data contained therein and can give an accurate summary of the same. I am authorized to make this certification on behalf of PRA.

2. PRA is a secured creditor of the Debtor pursuant to a Retail Installment Sale Contract ("Contract") dated October 30, 2020 for the purchase and financing of the Debtor's 2019 Kia Sorento, VIN 5XYPG4A53KG558286 ("Vehicle"). PRA filed its Transfer of Claim (Dkt.#53) from Consumer Portfolio Services, Inc. to Portfolio Recovery Associates, LLC on July 31, 2023.

3. The Debtor and PRA entered into a Stipulation Resolving Motion for Relief from the Automatic Stay (Dkt.#38) in the above-captioned bankruptcy which was duly filed with the Court on June 12, 2023. A true and correct copy of the Stipulation is attached hereto as Exhibit "A". An Order Approving Stipulation Resolving Motion for Relief from Automatic Stay (Dkt.#49) was entered on June 28, 2023.

4. Under the Court-approved Stipulation, the Debtor was to cure then-existing post-petition arrears in the amount of \$3,199.23 through an Amended Chapter 13 Plan and resume direct regular Contract payments to PRA. In the event of default of the Debtor's failure to comply with the payment terms of the Stipulation, PRA may send to the Debtor and the Debtor's counsel a Notice of Default, informing them of the default and allowing the Debtor ten (10) days from the date of the Notice of Default to cure the default. If the default is not timely cured, PRA may file a Certification of Default with the Court.

5. On March 27, 2025, PRA, through counsel, sent a Notice of Default to the Debtor and the Debtor's counsel notifying them of the Debtor's payment default under the Stipulation in the amount of \$1,767.44 and notifying of the Debtor's opportunity to cure the default within ten (10) days. A true and correct copy of the Notice of Default is attached hereto as Exhibit "B". Since PRA's Notice of Default, PRA has received one (1) payment from the Debtor on March 31, 2025 in the amount of \$443.11. Accordingly, the Debtor has not fully cured the payment default set forth in the Notice of Default.

Based on the foregoing, PRA requests that the Court enter the attached Order Granting Relief from Automatic Stay Pursuant to 11 U.S.C. Section 362(d)(1).

Date: April 8, 2024

/s/ Jacob Zweig

Jacob Zweig (PA Bar No. 331327)
Evans Petree PC
Attorney for PRA
1715 Aaron Brenner Drive, Suite 800
Memphis, TN 38120
(901) 271-0726 telephone
(901) 374-7486 fax
jzweig@evanspetree.com

CERTIFICATE OF SERVICE

I, Jacob Zweig, certify under penalty of perjury that I am not less than eighteen (18) years of age; that I electronically filed with the Clerk of the Bankruptcy Court the foregoing Certification of Default (with attached Exhibits and proposed Order) on April 8, 2024 and served same as indicated below.

Mail Service: via Regular, first-class United States mail, postage full pre-paid, addressed to:

Barbara J. Parker
3159 Belgreen Road
Philadelphia, PA 19154

E-Mail Service: via CM/ECF e-mail notification to the following:

Brad J. Sadek, Esq.
brad@sadeklaw.com

Kenneth E. West, Esq.
Chapter 13 Standing Trustee
ecfemails@ph13trustee.com

United States Trustee
USTPRegion03.PH.ECF@usdoj.gov

/s/Jacob Zweig
Jacob Zweig, Esq. (PA Attorney ID: 331327)
Evans Petree PC
Attorney for PRA